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PATENT Attorney Docket No.: 014801-001300US Client Ref. No.: PD494

TOWNSEND and TOWNSEND and CREW LLP

By: /Sherry Soares/

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Confirmation No.: 2970 In re application of:

Roger H. Kuite, et al. Examiner: Karmis, Stefanos

Application No.: 09/516,949 Art Unit: 3693

Filed: March 1, 2000 AMENDMENT ACCOMPANYING RCE

For: SYSTEM AND METHOD FOR ELECTRONIC DISTRIBUTION OF

BENEFITS

Customer No.: 20350

Mail Stop RCE Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Commissioner:

In response to the Final Office Action mailed March 15, 2010 and Advisory

Action mailed June 2, 2010, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 10 of this paper.